

Terms and Conditions of “enJoy Card Spending Promotion” (the “Promotion”):

General Terms and Conditions:

1. The promotion period is from 1 March 2023 to 30 April 2023, both dates inclusive (“Promotion Period”).
2. This Promotion is applicable to Hang Seng enJoy Card which is linked to yuu Rewards Programme, including enJoy Visa Platinum Card and enJoy Spending Card (except enJoy Business Card and enJoy Commercial Card) (“Eligible Credit Cards”).
3. Net spending means the final amount on a single sales slip (excluding transactions via e-wallets (including but not limited to Alipay and WeChat Pay), purchase amount of gift cards (if applicable), cash or gift vouchers, infant milk formula powder (stage 1), cigarette and charges on plastic shopping bags) charged to the Eligible Credit Cards. The use of Cash Dollars (if applicable), enJoy Dollars (if applicable), yuu Points, cash or gift vouchers, gift cards, other discounts or offers will not be taken into account when calculating net spending.
4. All eligible transactions (“Eligible Transactions”) (Eligible Transactions vary for each Offer, please refer to the relevant terms and conditions of each Offer for details) must be completed within the relevant Promotion Period and posted to the relevant credit card accounts on or before 15 May 2023 respectively.
5. Customers must successfully register their Eligible Credit Card(s) once by calling 2998 6000 or via online during the Promotion Period in order to be eligible for this Promotion.
6. After the completion of the registration, customers will receive a reference number. No alteration or cancellation can be made to the registration or extra reward and the extra reward cannot be transferred or converted into cash under any circumstances.
7. Upon registering this Promotion, customer shall be deemed to agree to and accept the transfer, by the Designated Merchants to Hang Seng Bank Limited (“Hang Seng”), of the data and information relating to the transactions made by the customer in the Promotion Period using Hang Seng Credit Card for the purposes of calculating and verifying the Extra Reward entitlement for this Promotion.
8. To be entitled to the extra yuu Points, the Eligible Credit Cards should remain linked in the yuu Rewards Program mobile app from the Promotion Period to 30 Jun 2023.
9. To be entitled to the relevant extra yuu Points, the Eligible Credit Cards should remain valid in customer’s Mobile Payment Service (if customer receives a reissued card of the added Eligible Credit Card during the Promotion Period, customer is required to add the reissued card to Mobile Payment Service again) and such credit card accounts should remain valid and in good standing from the Promotion Period to 30 May 2023.
10. The respective provider of the Mobile Payment Service (“Mobile Payment Service Providers”) and the Designated Merchants may reject an Eligible Credit Card if its payment system cannot handle the type of Eligible Credit Card type. Please contact respective Mobile Payment Service Providers or the Designated Merchants for details.
11. Use of Mobile Payment Service with Hang Seng Credit Cards is subject to the terms and conditions of Mobile Payment Service Addendum to Card Member Agreement. For details, please visit hangseng.com/mobilepayment.
12. Eligible Transactions made by online ordering at Pizza Hut, PHD and KFC are based on the transaction dates, while the other Eligible Transactions made online are based on the order dates. For interest-free instalment purchase at IKEA, only the monthly instalment amount of HKD500 or above in March and April 2023 respectively are considered as the Eligible Transactions.
13. Use of Cash Dollars / enJoy Dollars (if applicable) is subject to the terms and conditions of Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899. The redemption of yuu Points is subject to the terms and conditions of Hang Seng enJoy Card Reward Points Programme, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.

14. All transactions that are found to be fraudulent or eventually cancelled / returned will be considered as ineligible transactions and are not applicable to this promotion. Hang Seng will determine the eligibility of all rewards based on transaction records held by Hang Seng. In case of discrepancy, Hang Seng's records shall be final and conclusive.
15. The combined total extra rewards under "Offer 1" and " Offer 2" for each Eligible Credit Card in this Promotion is limited to a maximum of extra 140,000 yuu Points for the whole Promotion Period (if the principal card and its supplementary card share the same credit limit, the total reward will be combined and credited to the principal card account, i.e. a maximum combined reward of a total of extra 140,000 yuu Points for "Offer 1" and "Offer 2" can only be earned).
16. All extra reward of this Promotion ("Extra Rewards") will be credited to the relevant offer's eligible credit card accounts in July 2023, and such credit card accounts should remain valid and in good standing when the Extra Rewards are credited. Customers can log in to Hang Seng Personal e-Banking (if applicable) or call 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
17. Hang Seng will determine the eligibility of all Extra Rewards based on transaction records held by Hang Seng. In case of any disputes, Hang Seng's records shall be final and conclusive.
18. Customers must keep original sales slips of all posted transactions (if applicable). Hang Seng reserves the right to request customers to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
19. Offers shall be terminated upon closure of the Designated Merchants.
20. All products, services and information in this Promotion are directly sold and supplied to the Customers by the Designated Merchants who are solely responsible for all related obligations and liabilities.
21. This Promotion is governed by these terms and conditions and other terms and conditions which may be stipulated by the participating Designated Merchants from time to time. Hang Seng and each of the Designated Merchants reserve the right to suspend, revise or terminate the above offers and to amend the terms and conditions thereof at any time without prior notice. In case of any disputes, the decision of Hang Seng and each of the Designated Merchants shall be final.
22. No person other than the Customer, the respective Designated Merchants, DFI Development (HK) Limited and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
23. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
24. These Terms and Conditions are subject to prevailing regulatory requirements.
25. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

Specific Terms and Conditions for "Offer 1":

26. Transactions with a single net spending of specified amount on all days during the Promotion Period at selected "Designated Merchants" conducted with the Eligible Credit Cards, including physical card, mobile payment and online transactions (applicable to Market Place by Jasons App or yuu App (shop online with yuu), while not applicable to mobile payment transactions or transactions via e-wallets made via Market Place by Jasons App or yuu App (shop online with yuu)) at selected "Designated Merchants" will be the eligible transactions for Offer 1 ("Eligible Transactions for Offer 1").
27. On all days during the Promotion Period, all Eligible Transactions for Offer 1 completed at selected "Designated Merchants" with the spending tier of HKD100 will be entitled to extra 600 yuu Points, whereas extra 3,000 yuu Points can be earned at selected "Designated Merchants" with the spending tier of HKD500, the maximum extra yuu Points that each Eligible Transactions for Offer 1 can earn for the 2 spending tier of HKD100 and HKD500 are 600 yuu Points and 3,000 yuu Points respectively.

Specific Terms and Conditions for “Offer 2”:

28. Transactions made by mobile payment or online spending (applicable to Market Place by Jasons App or yuu App (shop online with yuu), while not applicable to mobile payment transactions or transactions via e-wallets made via Market Place by Jasons App or yuu App (shop online with yuu)) with a single net spending of specified amount at selected “Designated Merchants” conducted with the Eligible Credit Card, and made on the 3rd, 10th, 17th, 24th, 31st of March and 7th, 14th, 21st, 28th April of 2023 (collectively, the “Selected Fridays”) will be eligible transactions for Offer 2. (“Eligible Transactions for Offer 2”).
29. All Eligible Transactions for Offer 2 completed at selected “Designated Merchants” with the spending tier of HKD100 on any date of the Selected Fridays during the Promotion Period will be entitled to extra 2,400 yuu Points, whereas extra 12,000 yuu Points can be earned at selected “Designated Merchants” with the spending tier of HKD500, the maximum extra yuu Points that each Eligible Transaction for Offer 2 can earn for the 2 spending tier of HKD100 and HKD500 are 2,400 yuu Points and 12,000 yuu Points respectively.
30. During the Promotion Period, Eligible Transactions made by mobile payment or online spending on any date of the Selected Fridays can earn extra rewards under Offer 2 only and will not be eligible to earn any extra rewards under Offer 1.

Note:

- Hang Seng Spending Card account is a non-interest bearing account. Funds maintained in the Hang Seng Spending Card account are not protected deposit and are not protected by the Deposit Protection Scheme in Hong Kong.
- Apple Pay is trademark of Apple Inc. registered in the U.S. and other countries.
- Google Pay is trademark of Google Inc.
- Samsung Pay is a trademark of Samsung Electronics Co., Ltd.

yuu Rewards Club is owned and operated by DFI Development (HK) Limited, an affiliate of DFI Retail Group Holdings Limited.

To borrow or not to borrow? Borrow only if you can repay!

「enJoy卡簽賬優惠」之條款及細則(「本推廣」)：

一般條款及細則：

1. 優惠期為 2023 年 3 月 1 日至 2023 年 4 月 30 日，包括首尾兩日(「優惠期」)。
2. 本推廣適用於已綁定至 yuu 獎賞計劃之恒生 enJoy 卡，包括 enJoy Visa 白金卡及 enJoy 消費卡(恒生 enJoy 公司卡及 enJoy 商務卡除外)(「合資格信用卡」)。
3. 簽賬淨值為合資格信用卡以單一簽賬淨值存根計算的最後簽賬金額(惟不包括透過電子錢包簽賬之交易(包括但不限於 Alipay 及 WeChat Pay)、購買禮品卡(如適用)、現金券、禮券、初生嬰兒配方奶粉(一號嬰兒奶粉)、香煙及塑膠購物袋收費之簽賬交易金額)，如使用 Cash Dollars(如適用)、enJoy Dollars(如適用)、yuu 積分、現金券、禮券、禮品卡、其他折扣或優惠均不會計算入簽賬淨值在內。
4. 所有合資格交易(各優惠之「合資格交易」有別，請參閱各優惠之有關條款及細則)須於優惠期內完成及於 2023 年 5 月 15 日或之前已誌賬於有關信用卡戶口內。
5. 客戶須於優惠期內致電 2998 6000 或經網上成功登記合資格信用卡 1 次，方可參與是次推廣。
6. 完成登記後，客戶將獲 1 個登記參考編號。在任何情況下，所有登記或額外獎賞恕不能更改或取消，額外獎賞亦將不得轉讓或兌換現金。
7. 客戶一經登記本推廣將被視為同意並接受特約商戶向恒生銀行有限公司(「恒生」)轉移於優惠期內使用恒生信用卡的交易內容及資料，以用作計算和核實客戶於本推廣賺取之額外獎賞。
8. 合資格信用卡必須於優惠期內至 2023 年 6 月 30 日仍然有效綁定於 yuu 獎賞計劃，方合資格獲得有關之額外 yuu 積分。
9. 使用流動支付之合資格信用卡必須於優惠期內至 2023 年 5 月 30 日於客戶之流動支付服務內仍然有效(若客戶於優惠期內收到該已加入信用卡之重發卡時，客戶需於流動支付服務重新加入新卡)，及該合資格信用卡戶口必須仍然有效及信用狀況良好，方合資格獲得有關之額外 yuu 積分。
10. 當付款系統不能處理個別信用卡類別時，有關流動支付服務供應商及有關特約商戶可能會不接受有關認可信用卡，詳情請向有關流動支付服務供應商或有關特約商戶查詢。
11. 以恒生信用卡使用流動支付服務須受流動支付服務信用卡會員合約附錄之條款及細則約束，詳情請瀏覽 hangseng.com/mobilepayment。
12. 網上簽賬計算為於 Pizza Hut、PHD 及 KFC 之合資格網上訂購以簽賬日期為準，而其餘合資格網上交易均以訂貨日期為準。若於宜家家居以免息分期付款購物，其合資格交易只適用於 2023 年 3 月及 4 月分別達 HKD500 或以上之每月分期金額。
13. 使用 Cash Dollars / enJoy Dollars(如適用)須受恒生信用卡會員獎賞計劃條款及細則約束，詳情請致電 24 小時恒生信用卡推廣熱線 2998 6899。使用 yuu 積分須受恒生 enJoy 卡積分獎賞計劃的章則及條款約束，詳情請致電 24 小時恒生信用卡推廣熱線 2998 6899。
14. 任何被發現為虛假交易或最後被取消/退回之簽賬皆為不合資格之交易及不適用於是次推廣。恒生將根據儲存於恒生的交易紀錄，以決定客戶是否符合獲贈獎賞。如有任何爭議，將以恒生之紀錄為準。
15. 於整個優惠期內，每張合資格信用卡於「優惠 1」及「優惠 2」之額外獎賞上限合共為 140,000 yuu 積分(如信用卡主卡及其附屬卡共用同一信用額，所獲得之獎賞總額將會合併計算並存入主卡戶口內，即合併後「優惠 1」及「優惠 2」總額最多亦只可獲額外 140,000 yuu 積分)。
16. 客戶所獲得之額外獎賞將於 2023 年 7 月份內存入合資格客戶之有關卡戶口內，而該戶口於額外獎賞存入時必須仍然有效及信用狀況良好。客戶屆時可登入恒生個人 e-Banking(如適用)或致電 24 小時恒生信用卡推廣熱線 2998 6899 查詢有關獎賞詳情。
17. 恒生將根據儲存於恒生的交易紀錄，以決定客戶是否符合獲贈獎賞。如有任何爭議，將以恒生之紀錄為準。
18. 客戶必須保留每項已誌賬之簽賬存根正本(如適用)，恒生保留要求客戶出示簽賬存根正本以作核實之權利，已遞交給恒生的簽賬存根將不獲發還。
19. 如特約商戶停止營業，有關優惠將會停止。

20. 此推廣涉及之產品、服務及資訊均由特約商戶直接售賣及提供給客戶，因此，所有有關責任及義務亦由特約商戶全權負責。
21. 本推廣須受此條款及細則及有關參與特約商戶不時或須制定的其他條款及細則約束。恒生及特約商戶保留權利隨時暫停、更改或終止上述優惠及更改其條款及細則，毋須另行通知。如有任何爭議，恒生及特約商戶保留最終決定權。
22. 除客戶、相關個別特約商戶、DFI Development (HK) Limited 及恒生(包括其繼承人及受讓人)以外，並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
23. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
24. 本條款及細則受現行監管規定約束。
25. 本條款及細則之中英文文本如有任何歧異，概以英文本為準。

「優惠1」之指定條款及細則：

26. 優惠 1 之合資格交易為客戶憑合資格信用卡在優惠期內任何日子於指定「特約商戶」每次單一簽賬滿指定淨值之交易(包括以實體卡或流動支付付款及於指定「特約商戶」之網上交易(包括 Market Place by Jasons 手機應用程式或 yuu 手機應用程式(透過 yuu 網購)；惟不適用於 Market Place by Jasons 手機應用程式或 yuu 手機應用程式(透過 yuu 網購)內以流動支付付款之交易或透過電子錢包簽賬之交易)。「優惠 1 之合資格交易」)。
27. 優惠期內任何日子，於 HKD100 簽賬級別之指定「特約商戶」完成之每項優惠 1 之合資格交易，客戶可獲額外 600 yuu 積分；而於 HKD500 簽賬級別之指定「特約商戶」則可獲額外 3,000 yuu 積分；每項優惠 1 之合資格交易於 HKD100 及 HKD500 簽賬級別之額外獎賞上限分別為 600 yuu 積分及 3,000 yuu 積分。

「優惠2」之指定條款及細則：

28. 優惠 2 之合資格交易為客戶憑合資格信用卡在優惠期內的 2023 年 3 月 3 日、10 日、17 日、24 日、31 日、4 月 7 日、14 日、21 日及 28 日(「指定之星期五」)於指定「特約商戶」使用流動支付或於網上單一簽賬滿指定淨值之交易(包括 Market Place by Jasons 手機應用程式或 yuu 手機應用程式(透過 yuu 網購)；惟不適用於 Market Place by Jasons 手機應用程式或 yuu 手機應用程式(透過 yuu 網購)內以流動支付付款之交易或透過電子錢包簽賬之交易)。「優惠 2 之合資格交易」)。
29. 於優惠期內之任何「指定之星期五」，於 HKD100 簽賬級別之指定「特約商戶」完成之每項優惠 2 之合資格交易，客戶可獲額外 2,400 yuu 積分；而於 HKD500 簽賬級別之指定「特約商戶」則可獲額外 12,000 yuu 積分；每項優惠 2 之合資格交易於 HKD100 及 HKD500 簽賬級別之額外獎賞上限分別為 2,400 yuu 積分及 12,000 yuu 積分。
30. 於整個優惠期內之任何「指定之星期五」，以流動支付或網上簽賬完成之合資格交易只可享優惠 2 之額外獎賞而不能享優惠 1 之額外獎賞。

註：

- 恒生消費卡戶口並不獲計算利息。恒生消費卡戶口之結餘並非受保障存款，不受香港的存款保障計劃保障。
- Apple Pay 為 Apple Inc.商標，已於美國及其他國家/地區註冊。
- Google Pay 為 Google Inc.的商標。
- Samsung Pay 是 Samsung Electronics Co., Ltd.的註冊商標。

yuu 獎賞計劃由DFI Retail Group Holdings Limited的全資附屬公司 DFI Development (HK) Limited 擁有及經營。

借定唔借？還得到先好借！